

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

WILLIAM F. MCNAMEE
ELEANOR M. MCNAMEE
Debtor(s)

Case No. 19-10570-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/30/2019.
- 2) The plan was confirmed on 10/17/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/05/2020.
- 6) Number of months from filing or conversion to last payment: 16.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$55,427.39.
- 10) Amount of unsecured claims discharged without full payment: \$185,845.33.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$24,552.08
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$24,552.08**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,412.56
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,312.56**

Attorney fees paid and disclosed by debtor: \$1,410.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA NA	Unsecured	4,764.00	5,207.67	5,207.67	76.14	0.00
BERKS COUNTY TAX CLAIM BUREAU	Secured	NA	536.09	239.55	239.55	0.00
CHASE BANK USA NA	Unsecured	18,309.00	19,371.51	19,371.51	283.24	0.00
CHASE BANK USA NA	Unsecured	34,490.00	35,547.39	35,547.39	519.75	0.00
CHASE BANK USA NA	Unsecured	6,584.00	7,552.34	7,552.34	110.42	0.00
CHASE CARD	Unsecured	6,886.00	NA	NA	0.00	0.00
CHASE/BANK ONE CARD SERVICES	Unsecured	4,881.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES LLC	Unsecured	6,273.00	NA	NA	0.00	0.00
JP MORGAN CHASE BANK NA	Secured	19,205.00	17,639.94	157.80	157.80	0.00
LVNV FUNDING LLC	Unsecured	15,259.09	15,998.85	15,998.85	233.92	0.00
M&T BANK	Secured	171,221.00	168,939.93	819.16	819.16	0.00
POLICE & FIRE FCU	Secured	12,643.88	10,958.46	129.39	129.39	0.00
POLICE & FIRE FCU	Unsecured	15,000.00	10,000.00	10,000.00	10,000.00	0.00
POLICE & FIRE FCU	Unsecured	2,584.00	2,675.50	2,675.50	2,675.50	0.00
POLICE & FIRE FCU	Unsecured	2,523.00	2,509.23	2,509.23	2,509.23	0.00
POLICE & FIRE FCU	Unsecured	NA	461.13	461.13	6.74	0.00
POLICE & FIRE FCU	Unsecured	817.00	811.13	811.13	11.86	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,366.00	4,741.14	4,741.14	69.32	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,090.00	2,450.28	2,450.28	35.83	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,018.99	1,116.43	1,116.43	16.33	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	746.00	959.89	959.89	14.03	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	291.00	456.55	456.55	6.67	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,320.00	4,788.59	4,788.59	70.01	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	457.00	644.26	644.26	9.42	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	2,716.00	3,129.33	3,129.33	45.75	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	2,919.00	3,362.81	3,362.81	49.17	0.00
SYNCB/CUTTING EDGE	Unsecured	950.00	NA	NA	0.00	0.00
SYNCB/HH GREGG	Unsecured	25,100.00	NA	NA	0.00	0.00
SYNCB/LOWES	Unsecured	6,143.00	NA	NA	0.00	0.00
SYNCB/QVC	Unsecured	4,445.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	9,751.00	10,278.92	10,278.92	150.29	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UNIVERSAL CD CBNA	Unsecured	15,998.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$948.55	\$948.55	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$397.35	\$397.35	\$0.00
TOTAL SECURED:	\$1,345.90	\$1,345.90	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$132,062.95	\$16,893.62	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,312.56</u>	
Disbursements to Creditors	<u>\$18,239.52</u>	
TOTAL DISBURSEMENTS :		<u>\$24,552.08</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/10/2021

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.